

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Virginia

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 10/5/10 and was converted to a case under chapter 7 on 4/18/11.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov). Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Julie Ann Wilson  
P.O. Box 498  
Midlothian, VA 23113

Case Number: 10-36927-DOT  
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)  
No(s)/Complete EIN:  
xxx-xx-5668

Attorney for Debtor(s) (name and address):

Richard W. Ferris  
FerrisWinder, PLLC  
530 East Main Street, Suite 710  
Richmond, VA 23219  
Telephone number: 804-767-1800

Bankruptcy Trustee (name and address):

Bruce E. Robinson  
P.O. Box 538  
413 E. Atlantic Street  
South Hill, VA 23970-0538  
Telephone number: (434) 447-7922

**Meeting of Creditors:**

Date: 5/24/11

Time: 01:00 PM

Location: Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885

**Presumption of Abuse under 11 U.S.C. §§ 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:**  
7/25/11

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Address of the Bankruptcy Clerk's Office:**

701 East Broad Street  
Richmond, VA 23219

**For the Court:**

Clerk of the Bankruptcy Court:  
William C. Redden

**VCIS 24-hour case information:**

Toll Free 1-800-326-5879

Date: April 19, 2011

## EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §§362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §§ 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §§727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §§523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §§727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> , or at Clerk's office in Richmond. See address on front side of this notice.
<b>— — Refer to Other Side for Important Deadlines and Notices — —</b>	
<p><b>LOCAL RULE DISMISSAL WARNING:</b> Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p><b>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:</b></p> <p><b>Richmond Division:</b> Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://vaeb.uscourts.gov/ebn/index.htm">http://vaeb.uscourts.gov/ebn/index.htm</a> or call, toll free: 877–837–3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i></p>	

**Certificate of Service Page 3 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Julie Ann Wilson  
 Debtor

Case No. 10-36927-DOT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: mullert  
 Form ID: B9A

Page 1 of 2  
 Total Noticed: 37

Date Rcvd: Apr 19, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2011.

db +Julie Ann Wilson, P.O. Box 498, Midlothian, VA 23113-0498  
 aty +Richard W. Ferris, FerrisWinder, PLLC, 530 East Main Street, Suite 710,  
 Richmond, VA 23219-2428  
 10175873 +CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 9995727 ++COLUMBIA GAS, ATTN REVENUE RECOVERY, 200 CIVIC CENTER DR 11TH FLOOR, COLUMBUS OH 43215-4157  
 (address filed with court: Columbia Gas of Virginia, Re: Bankruptcy, PO Box 742529,  
 Cincinnati, OH 45274-2529)  
 9995726 +Chase Bank Mortgage, Attn: Bankruptcy Dept, 201 N. Central Avenue 11th Fl,  
 Phoenix, AZ 85004-1071  
 10139376 Fannie Mae, Lender Business Process Services, P O Box 4128, Beaverton, OR 97076-4128  
 9995729 +Great Lakes, Dept. Of Education, P.O. Box 530229, Atlanta, GA 30353-0229  
 10149221 Great Lakes Educational Loan Services, Claims Filing Unit, PO Box 8973,  
 Madison, WI 53708-8973  
 10153511 IBM - Lender Business Process Services, PO Box 4128, Beaverton, OR 97076-4128  
 9995730 +James K. Fredenberger, 15100 Tomahawk Ridge Drive, Midlothian, VA 23112-4283  
 9995731 +Judy Wilson, P.O. Box 269, Webb City, MO 64870-0269  
 9995733 +OKSTUDLOAN, 4545 North Lincoln Boulevard, Oklahoma City, OK 73105-3418  
 9995734 +OSLA, P.O. Box 268885, Oklahoma City, OK 73126-8885  
 9995735 +OWU, 2201 Silver Lake Road, Bartlesville, OK 74006-6233  
 10180067 +Oklahoma Guaranteed Student Loan Program, PO Box 3000, Oklahoma City OK 73101-3000  
 10094781 +Oklahoma Student Loan Authority, c/o Kala Minicozzi, Claims Processor, P. O. Box 18145,  
 OKC, OK 73154-0145  
 9995736 +Red Crown, 5001 East 91st Street, Tulsa, OK 74137-3504  
 9995737 +St. John's Medical Center, Re: Billing Dept, 1923 S. Utica Avenue, Tulsa, OK 74104-6520  
 9995738 SunTech, Re: Bankruptcy, 384 Galleria Pkwy Suite 1, Madison, MS 39110-6844  
 9996246 +US Attorney, 600 E. Main St., 18th Fl., Richmond, VA 23219-2430  
 9995739 +USD/GLELSI, P.O. Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBEROBINSON.COM Apr 20 2011 01:33:00 Bruce E. Robinson, P.O. Box 538,  
 413 E. Atlantic Street, South Hill, VA 23970-2701  
 cr +EDI: PRA.COM Apr 20 2011 01:33:00 PRA Receivables Management, LLC, PO Box 41067,  
 Norfolk, VA 23541-1067  
 10131823 EDI: AIS.COM Apr 20 2011 01:33:00 American Infosource Lp As Agent for Wfnnb, As Assignee of,  
 Ann Taylor, PO Box 248872, Oklahoma City, OK 73124-8872  
 10131839 EDI: AIS.COM Apr 20 2011 01:33:00 American Infosource Lp As Agent for Wfnnb, As Assignee of,  
 Victoria's Secret, PO Box 248872, Oklahoma City, OK 73124-8872  
 9995724 EDI: BANKAMER.COM Apr 20 2011 01:33:00 Bank of America, PO Box 15026,  
 Wilmington, DE 19850-5026  
 9995725 EDI: CAPITALONE.COM Apr 20 2011 01:33:00 Capital One, PO Box 71083,  
 Charlotte, NC 28272-1083  
 10122219 EDI: CAPITALONE.COM Apr 20 2011 01:33:00 Capital One Bank (USA), N.A.,  
 by American Infosource Lp As Agent, PO Box 71083, Charlotte, NC 28272-1083  
 10021112 +EDI: TSYS2.COM Apr 20 2011 01:33:00 Department Stores National Bank/Macy's,  
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
 9995728 EDI: RMSC.COM Apr 20 2011 01:33:00 Dillard's, P.O. Box 981430, El Paso, TX 79998-1430  
 10075325 +EDI: BANKAMER.COM Apr 20 2011 01:33:00 Fia Card Services, NA As Successor In Interest to,  
 Bank of America NA and Mbna America Bank, 1000 Samoset Drive, DE5-023-03-03,  
 Newark, DE 19713-6000  
 9995732 EDI: TSYS2.COM Apr 20 2011 01:33:00 Macys DSNB, 911 Duke Blvd, Mason, OH 45040-0000  
 9995723 +E-mail/Text: ustpregion04.rh.ecf@usdoj.gov Apr 20 2011 01:34:19 Office of the US Trustee,  
 701 E. Broad Street, Room 4304, Richmond, VA 23219-1885  
 10194271 EDI: PRA.COM Apr 20 2011 01:33:00 Portfolio Recovery Associates, LLC., PO Box 41067,  
 Norfolk, VA 23541  
 10352360 +E-mail/Text: mthomas@redcrown.org Apr 20 2011 01:33:54 Red Crown Federal Credit Union,  
 5001 E. 91st Street, Tulsa, OK 74137-3504  
 9995740 +EDI: WFNNB.COM Apr 20 2011 01:33:00 WFNNB/Ann Taylor, Attn: Bankruptcy Dept,  
 220 W. Schrock Road, Westerville, OH 43081-2873  
 9995741 +EDI: WFNNB.COM Apr 20 2011 01:33:00 WFNNB/VS, Attn: Bankruptcy Dept, 220 W. Schrock Road,  
 Westerville, OH 43081-2873

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Oklahoma Guaranteed Student Loan Program, PO Box 3000, Oklahoma City, OK 73101-3000  
 TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-7

User: mullert  
Form ID: B9A

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Total Noticed: 37

Date Rcvd: Apr 19, 2011

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.